

In re:
Claudia A. Nesmith
Debtor

Case No. 24-14391-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jun 12, 2025

User: admin
Form ID: 155

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	Claudia A. Nesmith, 7000 N 12th Street, Philadelphia, PA 19126-2101
14973398	+ HEMAP PENNSYLVANIA HOUSING FINANCE AGENCY, c/o Katie M. Housman, Esq., PURCELL, KRUG & HALLER, 1719 North Front Street, Harrisburg, PA 17102-2392
14960849	+ Ocwen Loan Acquisition Trust 2024-HB1, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14961135	+ Ocwen Loan Acquisition Trust 2024-HB1, Robertson, Anschutz, Schneid, Crane & Par, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14958653	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
14958654	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14979519	+ Union Roofing, 12260 Townsend Rd, Philadelphia, PA 19154-1203

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14958636	+ Email/Text: jvalencia@amhfcu.org	Jun 13 2025 00:24:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14998968	Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14958638	Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	City of Philadelphia, Law Department, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15015028	Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	City of Philadelphia Law Department, Tax Litigation and Collections Unit, 1401 John F. Kennedy Blvd., Suite 580, Philadelphia, PA 19102
14958637	Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 13 2025 00:42:05	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14960122	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:29:38	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14978376	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:41:30	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14958639	Email/Text: bankruptcy@philapark.org	Jun 13 2025 00:25:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15016461	+ Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	City of Philadelphia, C/O PAMELA ELCHERT THURMOND, Water Revenue Bureau, Municipal Services Building, 1401 JFK Boulevard, 5 th Floor, Philadelphia, PA 19102-1663
14958640	^ MEBN	Jun 13 2025 00:19:24	Cornerstone, Po Box 82561, Lincoln, NE

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14958641	^ MEBN		Jun 13 2025 00:19:36	68501-2561 Cornerstone, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
14958642	Email/Text: sbse.cio.bnc.mail@irs.gov		Jun 13 2025 00:24:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14958643	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		Jun 13 2025 00:24:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14980931	+ Email/Text: bankruptcygroup@peco-energy.com		Jun 13 2025 00:24:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14958644	+ Email/Text: bankruptcygroup@peco-energy.com		Jun 13 2025 00:24:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14958645	Email/Text: fesbank@attorneygeneral.gov		Jun 13 2025 00:24:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14958649	^ MEBN		Jun 13 2025 00:19:01	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14958650	+ Email/Text: BKEBN-Notifications@ocwen.com		Jun 13 2025 00:23:00	PHH Mortgage Corp., Attn: Bankruptcy Department, P.O. Box 24606, West Palm Beach, FL 33416-4606
14958646	Email/Text: RVSVCBICNOTICE1@state.pa.us		Jun 13 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14958647	Email/Text: blegal@phfa.org		Jun 13 2025 00:24:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, 211 N Front St, Harrisburg, PA 17101-1406
14978715	+ Email/Text: blegal@phfa.org		Jun 13 2025 00:24:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
14973077	+ Email/Text: blegal@phfa.org		Jun 13 2025 00:24:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, Harrisburg, PA 17101-1406
14958648	^ MEBN		Jun 13 2025 00:19:17	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14958651	Email/Text: bankruptcy@philapark.org		Jun 13 2025 00:25:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14958652	Email/Text: bnc-quantum@quantum3group.com		Jun 13 2025 00:24:00	Quantum3 Group LLC, as agent for MOMA Trust, LLC, PO Box 788, Kirkland, WA 98083-0788
14975520	+ Email/PDF: ebn_ais@aisinfo.com		Jun 13 2025 00:41:34	Verizon, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14958655	+ Email/Text: megan.harper@phila.gov		Jun 13 2025 00:25:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1663
14970247	+ Email/Text: BKEBN-Notifications@ocwen.com		Jun 13 2025 00:23:00	Wilmington Savings Fund Society, FSB, PHH Mortgage Corporation, P.O. Box 24606, West Palm Beach, FL 33416-4606

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
KATIE HOUSMAN	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP khousman@pkh.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Claudia A. Nesmith help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamel Thurmond@phila.gov
PEARL PHAM	on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
SHERRI DICKS	on behalf of Creditor Ocwen Loan Acquisition Trust 2024-HB1 sdicks@raslg.com shrdlaw@outlook.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Claudia A. Nesmith) Case No. 24-14391-amc
)
)
Debtor(s).) Chapter: 13
)
)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 10, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court